

Amendment No. 5 to HB2637

Jones S
Signature of Sponsor

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Date _____
Time _____
Clerk _____
Comm. Amdt. _____

AMEND Senate Bill No. 2639*

House Bill No. 2637

by inserting the following language as a new appropriately designated section:

SECTION ____.

(a) Tennessee Code Annotated, Section 47-18-2108, is amended by deleting subsection (k) in its entirety and by substituting instead the following:

(k) If a security freeze is in place, a consumer credit reporting agency shall not change any of the following official information in a consumer credit report without sending a written confirmation of the change to the consumer not later than thirty (30) days of the change being posted to the consumer's file: name, date of birth, social security number, and address. Written confirmation is not required for technical modifications of a consumer's official information, including name and street abbreviations, complete spellings, or transposition of numbers or letters. In the case of an address change, the written confirmation shall be sent to both the new address and to the former address.

(b) Tennessee Code Annotated, Section 47-18-2108(m), is amended by deleting subdivision (5) in its entirety and by substituting instead the following:

(5) For the purposes of prescreening as provided by the federal Fair Credit Reporting Act, 15 U.S.C § 1681, as amended from time to time.

(c) This section shall take effect 12:01 a.m., September 1, 2008, the public welfare requiring it.